AN OLD FOLKS'

Mr. and Mrs. Bagranoff to Found

One in Bulgaria.

To return to Bulgaria and establish there an old folks' home on American lines—this is the dream, the ambition, of a young Bulgarian bride

and bridegroom who have come to New-York on

their honeymoon for the purpose of studying so-

cial problems in this big, roaring Babel of a town, "Nothing that we have yet seen in this coun-

try," said the Rev. Tzvetko S. Bagranoff, as he

and his pretty young wife, Nevenka, sat in the reception room of the Bible Training School, "has

impressed us so forcibly or so favorably as a

home for aged people that we visited. In Philip-

popolis there is a so-called home for old people, the only institution of its kind, so far as I know,

in Bulgaria. It is a government institution and

a synonyme for misery. Not only is it housed in a rickety old building, with poor beds, but the

inmates, who have to pay 15 cents a day for the privilege of staying there, have little consideration paid to their comfort. It is all as unlike your splendid, well equipped old folks' homes as pos-"Yes, indeed," put in Mrs. Bagranoff. "Do you remember that poor old woman I used to go to see? She was paralyzed, and from crying had be-

come blind, and her sufferings had affected her brain so that she was partly insane. She was nearly starved to death in the 'home.' Then there was an old German civil engineer, who came from a good family and suffered terribly from having to

enter the home at all. In Bulgaria there is a social stigma attached to going into a home, as well as to entering a hospital. This old German

they were not of his social class, so they put him off by himself, and he was quite neglected and for-

During the one or two years the Bagranoffs plan

to remain in this country they hope to raise money

enough to realize their pet project.
"Between \$1,000 and \$2,000 would start it," con-

college and Theological Institution in speaking of the Sofia.

"But," said he, in speaking of his career, "I was not happy or satisfied, because I was rejecting the cail of the spirit. So I resigned and came to America, where I took a four years' course at the Auburn (N. Y.) Theological Seminary. When I return to Bulgaria, whatever I do, I must preach. I am a preacher. To that work I was called, and nothing shall make me swerve from it. My little church is waiting for me in Stanimaka, and when I go back I shall at once assume charge of it."

The position of Protestant minister is not a lucrative one in Bulgaria. Native preachers, like Mr. Bagranoff, receive only between \$300 and \$300 a year, which even in that land of low prices and unstrenuous living provides a very poor living for a clergyman, especially if he has a family. At Philippopolis, a city of 45,000 inhabitants, the Protestant minister receives only \$50 a month.

Mrs. Bagranoff is a graduate of the American College for Girls at Constantinople, and an accomplished musician and linguist, speaking, besides her native Bulgarian, English, French, Armenian, Russian and Turkish. For two years after being graduated she taught music and French in the Methodist School for Girls at Lovetch, in Bulgaria.

Another idea which the Bagranoffs hope to trans-

in the Methodist School for Girls at Lovetch, in Bulgaria.

Another idea which the Bagranoffs hope to transplant in Bulgarian soil besides the old folks home is that of open air religious meetings, as conducted in New-York last summer by the evangelizing committee. It has been suggested that they open a Bible training school, "but there are too many difficulties in the way," commented Mr. Bagranoff. "It would be feasible only for the two summer months of the year at most, as the people who would wish to come would be attending schools or colleges elsewhere during the rest of the year, and we should have great difficulty in inducing women of twenty years of age or married men to attend. Also, if these difficulties were overcome, our prospective students would find it hard to pay the tuition fees at a Bible training school.

"Tocday in Bulgaria is a day of social unrest,"

school.

"To-day in Bulgaria is a day of social unrest," he added. "It is a day of change and progress and social problems. We have not yet organized trades unions in Bulgaria, and I hope we never shall unless they can be governed by reason and the love of God. While the mass of Bulgarians are not rich, none who possess the physical strength to work need be poor in Bulgaria. We have nothing to compare with your awful tenement houses, and, in fact, the social needs of Bulgaria are not so great as those of New-York City at the present moment.

LIBERAL PARTY IN POWER.



A GROUP OF RARE BRIC-A-BRAC AND ANTIQUES, from the imported objects of art, now on exhibition at the art rooms of Mr. Sydney J. Manby, No. 22 West 33d-st.

## No Medium Sized Hats in Paris.

Chapeaus Either Large or Small-Few French Women Can Wear the Latter and Look Well.

Paris, November 10. Small toques and round, small brimmed walking hats are immensely stylish and popular, but they cannot be said to be universally becoming. A small hat needs small, regular features, the type of face that is described as mignonne, and framing it a lot of exquisitely confured hair. Frenchwomen have plenty of hair, and, as a rule, it is perfectly stranged, but they rarely have small features; in fact the high nose and rather bony type of face is the acknowledged standard of French aristocratic good looks. This sort of face demands a more aggressive and decided framing than that furnished by any sort of small chapeau.

The small hat will probably not have a long life here, and even now there are plenty of large hats to be seen. The other afternoon at the Ritz, when there was a particularly smartly dressed crowd, quite half the hats worn were very large, some of them turning up smartly on one side with a lot of small feathers. The rest were for the most part small and simply trimmed with some odd garniture or chic arrangement of hat brim.

Judged by all external signs it might be mid-

winter. Carriages and motor cars are lined three deep up and down the Rue de la Palx, and the tables are so universally engaged ahead at the Ritz that a chance comer has little hope of securing a place after 4.30. The weather, too, is so cold that furs, even fur coats, are necessary. A great many velvet suits are worn with stoles of sable. The new feature of the stoles is that they are shaped a triffe in the back and trimmed with clusters of tails, and often lined with some second fur. A fur coat that made a sensation in a fashionable tearcom the other day was of chin-chilla cut in Directoire fashion. Another coat was

on the same lines but shorter and made of black broadtall trimmed with an embroidery of gold thread. This sounds almost too theatrical for good taste, but the gold was the dull kind and the embroldery was done with exquisite niceness. chinchilla coat was accompanied by a hat in which the fur played a prominent part. The soft crown was of chinchilla and the brim was of light blue tulle, turned up in the back with a cache peigne

There has been so little change in the silhouette of the figure that one might imagine that a velvet dress of to-day would be much like one worn last winter, but there are sufficient changes in detail to differentiate the two styles. Then, too, the princess and corselet shapes are so prevalent that in some form they seem to be included in almost

every costume, The small, checked velvets are exceedingly pretty, but not as dressy as plain surfaces, for the designs are much like those shown in wools and cloths for morning tailored suits. An example of a checked gray wool in two shades has an overskirt arrangement that is novel. The underskirt is laid in a cluster of side pleats in the back and the overskirt opens there, dropping on each side of the pleats. The overskirt covers the sides and front of the skirt, although it is slashed in front. It is bordered

all about with wide mohair braid. A model that is repeated over and over again is the high corselet skirt, with some form of loose bolero or pelerine top falling over the bust. A novel form of this has also the suggestion of an overskirt. The skirt is pleated and stitched to form the corselet and for some distance over the hips In front are two loose box pleats and near the bot tom of the skirt these turn over like a presset fabot and are lost in the fulness of the skirt. This model is carried out in smoke gray velvet. The bolero is inset with diamonds of gray guipure and the sides turn over to show the lining of gray satin with a rose velvet design in relief.

Another example of the double skirt is in a cos tume of wine colored cashmere trimmed with a curious use of wool embroidery and cords. The tunic overskirt opens in front to show the entire front breadth of the skirt, and is siashed three times on each side. The slashings are held together by cord ornaments which come from a raised embroidery done in wool, the color of the cashmere. In other words, the embroidery is used like passementerie ornaments. The bodice has a pelerine arrangement, slashed on the shoulders and trimmed like the skirt. The pelerine makes rather full elbow sleeves, which are met by close undersleeves of gold lace, and there is a little yoke and choker of gold lace. The lace is dull gold. What bright gold is seen now is in the way of buttons and braiding on serge tailored suits. On more elaborate gowns the dull gold is always used.

Fur trimming promises to rage this winter, and some of the best examples of velvet costumes have bolero or deep collar of fur. A costume in a changeable gray and pale green velvet has a bolero of chinchilla, short in the back, hardly longer than a deep collar, but with tabs falling to the waist in front. The fur forms short, loose sleeves over a velvet sleeve finishing with full, deep lace ruffles at the elbows, a fashion that is returning to favor. The skirt falls in loose, natural folds and has no trimming save three deep tucks taken in the stuff near the hem.

A white cloth gown has also an interesting use of fur. The skirt is pleated with a narrow tablier formed by two stitched box pleats, the rest of the pleats being free from the waist. The tablier is trimmed by a bowknot design done in narrow gulpure and bands of zibeline. The bodice has a collar, short in the back but falling over the bust in front, of ermine, bordered with zibeline and made with a high, turnover collar of zibeline. The bodice has a collar, short in the back but falling over the bust in front, of ermine, bordered with zibeline and made with a high, turnover collar of zibeline. Every department of dress is so elaborate this year that complicated and much decorated blouses are only to be expected. The foundation for many afternoon blouses is lace, and the same cannot be kinded front breadth of the skirt, and is slashed three times on each side. The slashings are held together by cord ornaments which come from a raised em-

Generally when a decided change in the lines of dressing occurs corsets have to be made in conformity, but the Directoire costume found its proper corset ready at hand. For several seasons the corset makers have been showing a sort of double corset, a part for the hips and a second part for the bust, the two connected only in the back, leaving the waist free. This corset answers perfectly for the Directoire and Empire gowns and, indeed, until their advent, seemed to have little use. A nipped in waist is, of course, out of the question with a Directoire gown, but the hips should be as slim as possible.

"EVERYDAY ETIQUETTE."

Rudeness Over the Telephone a Flagrant Modern Sin.

Seeing the prevalence of rudeness in human intercourse, one is forced to believe that the natural man is a crossgrained brute. That breeding and culture often convert him into a creature of gentleness and refinement speaks volumes for the powers of such influence. This is the conclusion reached by Marion Harland and Virginia Van De Water, in "Everyday Eti-

acme. Leaving out profanity, the following is given as a sample of the style of conversation frequently indulged in at the telephone by

"Hello, Central! How long are you going to keep me walting? I told you I wanted 3,040 Spring. Yes, I did say that, and if you would pay attention to your business you would know it! I never saw such a worthless set as they have at that central office. Got there, did you? It's time! Hello, 3,040! Is that you? Well, why the devil didn't you send that stuff around this morning? Going to right away, are you? Well, it's time you did. What ails you people, anyway? No, Central, I'm not through, and I wish to heaven you'd let this line alone when

I'm talking."

In general society the asking of questions is cited as the commonest lapse from good breeding. One is aghast, say the authors of "Everyday Etiquette," at the evidence of impertinent day Etiquette," at the evidence of impertment curiosity that parades under the guise o. friendly interest. Interrogations as to the amount of one's income, occupation, and even as to one's age and general condition are legion and inexcusable. Everyone who writes—be ite a well known author or a penny-a-liner—knows only too well the query, "What are you writing now?" and knows, too, the feeling of impotent rage swakened by this over.

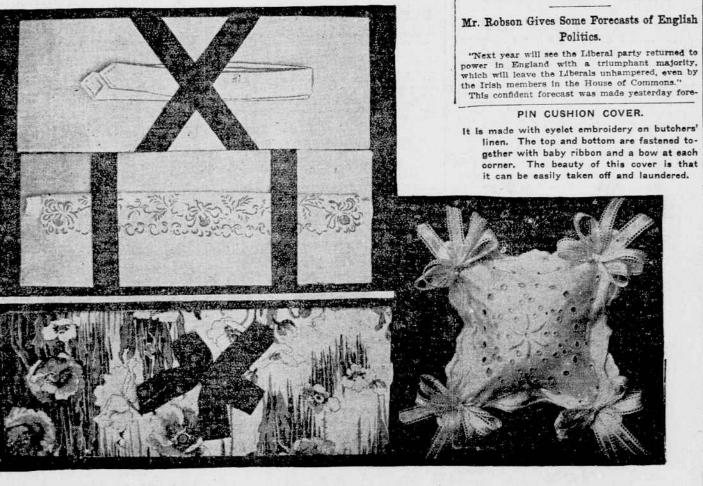
and knows, too, the feeling of impotent rage awakened by this query.

In a chapter on "church and parish," an attemn" is made to correct the "popular misconception of the social obligations existing between the parishioner and the pastor's family."

"Send for a clergyman," the book urges, "when his priestly offices are required. For the rest of his precious time let him come as he likes and go whither he considers his duty calls him.

#### COLLAR AND NECKTIE CASE.

Cover two pieces of cardboard, each fifteen inches long and five inches wide, with plain silk on one side with a layer of sheet wadding and figured silk on the other, neatly overhanding them together. Lay these two covers side by side with the plain silk uppermost. Take two pieces of ribbon one-half inch wide and cross them diagonally on lower cover, joining them to lower edges of both covers about three inches from the ends. About an inch from the ends of the other cover join two horizontal pieces of ribbon to the upper edges of both covers. In order to make good hinges the ribbon must be sewed over and over on the extreme edges only. This case may be opened from either side, and is pictured both open and shut.



PRETTY CHRISTMAS GIFTS.

querco" (The Bobbs-Merrill Company, of Indiahapolis), and it is for this reason, perhaps, that the book touches upon many things that are usually ignored in treatises of this kind. Nothing is left to the refined instincts that most people would like to imagine themselves to pos-

People who are charming in what is known as "society" yield to their primal instincts without restraint in business, the authors as-"There are certain business men," they sert. say, "who during business hours meet one with a brusque manner that would not be pardoned in a petty tradesman. If one visits them on their own business, not as intruders, it is the same. They seem to feel that a certain disagreeable humor is an indispensable accompaniment to the occasion.

"Too often the physician trades on the fact that his patients regard him as a necessity, and is as disagrecable as his temper at the moment demands that he shall be. He intimates that he is so busy that he has scarcely time to give his advice: that the person he is attending has no business to get ill, and, in fact, makes himself generally so disagreeable that it is a wonder the sufferer ever calls him in again. One sometimes feels that sick people and physicians might well be classed as 'patients' and 'impatients."

"It is but fair to remark, however, that it is not always those who have had the largest experience or who stand at the head of their profession who deserve to come under the above

fession who deserve to come under the above condemnation."

At the telephone, according to "Everyday Etiquette," business discourtesy reaches its labelle Parisienne has found it out.

noon before the League for Political Education by He was a man before he took orders, and the John A. Hobson, of London, in the course of an

man has social rights. "Let him 'neighbor' with his kind. As to his "Let him heighbor with his kind. As to he family, if you like to call on them when they come to the parish, and if you find them congenial, keep up the association as you would with your doctor's or your lawyer's family. That you belong to Dr. Barnabas's parish, that you are the wife or daughter of an officer in his you are the wife or daughter of an officer in his church, gives you absolutely no claim on his wife or daughters beyond what you individually possess. To demand that Mrs. Barnabas, refined in every instinct, highly educated and with tastes for what is best and highest in social companionship, should be bullied and patronized by Mrs. Millun, a purse proud vulgarian, unlearned and stupid, is sheer barbarity. Yet we see it—and worse—in every American church. Do you, sensible and amenable reader, lead the way to better things; loosen at least one buckle of the harmess that bows many a fine spirit to breaking and makes the church a smoke in the nostrils of unprejudiced outsiders."

## BARGAINS IN TAILOR MADES.

Women who appreciate a bargain and have not yet ordered their new tailored suits ought to pay a visit without delay to O. Hass Bros., ladies' tailors, formerly of 5th-ave., but now of No. 20 Until the holiday time the firm will take orders

for tailored costumes, made in the latest fashion and richly lined, for \$50, though its regular price for such gowns is said to be \$50. The firm will also take orders at moderate prices for chiffon velvet gowns, and its model costumes, which have now served their purpose, are offered at the usual reduction. Nightcaps of Brussels point and fine Bret

lace are the latest expression of luxury in Paris, where they are used for breakfast in bed, doctors

able analysis of "Political Parties and Politics in Liberalism, however, Mr. Hobson described as broken, partly through its adherence to the old

mechanical form of liberalism, partly through the

steady growth of socialistic feeling, not in the form of a complete system of socialism, but as a senti-ment in favor of municipal and state ownership of public utilities where feasible and of government control of rural lands as a check to the depopu lating of the country. Mr. Hobson predicted that Sir Henry Campbell-Bannerman would be the next Premier and that young Winston Churchill would in five years have attained a foremost place among the leaders of the Liberal party.

In concluding he prophesied that liberalism would not remain in power long, owing to the fact that the only one issue its supporters are united on is a negative one, viz., resistance to protection, and that the party will eventually split on the labor question. "The entrance of the trade union and labor party into English politics is something new," he said, "but out of it is likely to grow a powerful new section, the Socialistic Labor party, which will substitute positive reconstruction for the laissez faire policy of modern liberalism. There is no great socialistic clientele in England, no great desire for abstract socialism, but there is a growing feeling that the great grievances of modern life can be met only by the right use of municipal and state ownership." Premier and that young Winston Churchill would

TO STUDY DOMESTIC IDEAS.

Wellesley Alumnae May Form a Household · Club.

As a result of the desire to accomplish something definite as an organization, the New-York Welles ley Club will probably form a committee to prose cute original experiment in household research. At least, all housekeeping members were urged to do so at yesterday's meeting of the club, held at the new Women's University Club house, No. 17 Madison

HOME.

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objected to associating with the others, because **NEW METHODS** 

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SUPERFLUOUS HAIR

SANTANGELO LADIES' TAILOR.

FORMERLY OF

Parls and Newport. Modish Costumes, \$40.00 and Up 347 STH AV., opposite Walderf-Asteria,

Square North, Mrs. Walter Hervey making a strong and at times entertaining plea for the need of more system and knowledge on the part of the college woman in the management of her house. Mrs. Hervey quoted her butcher, who seems a

philosophical kind of person, to the effect that "the ignorance of the housewife is the wealth of the butcher." Also, that a "thinking woman for a wife and a thoughtiess woman for a customer" is about the sort of thing that pleases the tradesman. Then she told, amid the laughter of her hearers, of her own mald, who left after one day, having found her new mistress too much of a housewife for her. "I never permit my mistress to look in the refrigerator," explained this modern mald.

A dramatic class may be formed for the nurphilosophical kind of person, to the effect that

to look in the retrigerator, explained this notes of maid.

A dramatic class may be formed, for the purpose of giving plays before the club. Miss Kellor, of the Association for Household Research, who was to have spoken on "Opportunities for College Women in Civic Work," being detained by Illness, Miss Arthur, of the same body, spoke along the same lines. The programme was in charge of Miss May Mathews, chairman of the College Settlement committee.

Tea followed, Mrs. J. Flower and Miss Virginia Sherwood pouring, while Mrs. Rolof B. Stanight Chairman of the reception committee received with Miss Jessie Reid, Mrs. Turney, Mrs. Flower and Mrs. Sidney K. Hartman, the president.

## GLEANINGS.

An old manual of etiquette shows that the people of bygone days were not so different from those of the present, for the treatise thinks it necessary to state that one should never ask a friend where she bought her gown and the uttermost farthing of its cost. To this rule, however, an astonishing excepcost. To this rule, however, an astonishing exception is made. One might ask these things, it seems, if one really wanted to get a gown exactly like the one in question and were therefore asking sincerely for information. Evidently in these days, when sisters thought it smart to dress exactly alike, it was considered a compliment to copy a friend's gown. Another interesting statement of this precious manual is that no lady looks worse than when "gnawing a bone."

Russian peasant women are past mistresses in the art of embroidery, and their everyday costumes are resplendent with colored cotton and bead work. They supply beautiful embroideries on cloth and canvas to exclusive French tailors and dressmakers, and it has been suggested that they are responsible for the introduction of colored laces, since from time immemorial they have made lace in two or more colors.

Replying to a recent article in "The Outlook" on American college girls, "The Woman's Journal" ridicules the idea that any young woman needs to be

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which makes the hands beautiful and white and ke them so. It preserves the enamel of the nails, ke them from chipping or cracking, prevents hangadis I does away with the use of the cutile knife. I does away with the use of the cutile knife. I cutificize SHOULD NEVER BE CUT, AS CUTIL thickens and promotes its growth. Explicit directle accompany each jar, 65c.

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Leading department stores or

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taught to take an interest in love affairs or to wish

taught to take an interest in love affairs or to wish to marry. The way to promote matrimony among college women, it observes, is not by preaching, but by promoting larger opportunities for educated young women to meet and become acquainted with young men. The trouble is that in many women's colleges students and teachers alike live almost as in a nunnery, with no chance to meet a sufficient number of men to find the right one.

concerning social and industrial movements has been established in Chicago. Among those actively interested are Miss Vida Scudder, of Boston, Mrs. Interested are Miss Vida Scudder, of Boston, Mrs. Florence Kelley, of New York, and Miss Mary McDowell, of Chicago University Settlement. There is to be, among other things, a club department with bibliographies on child labor, woman suffrag, clivil Service, forestry, sociology, etc. This department will supply information as to where and how to get things, and women residing where there are few library facilities can have quotations made from books, subjects looked up or books and pamphlets bought. The address of the bureau is No. 815 Unity Building, Chicago.



MR. AND MRS. TZVETKO S. BAGRANOFF, he are to found a home for old people in Bulgaris

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This is Mr. Bagranoff's second visit to this country. After being graduated from the Samokov College and Theological Institution he spent two years in the office of the Minister of Finance at Sofia.

"But" said he, in speaking of his career. "I was

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